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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/702,489	10/31/2000	Donald L. Glick	BRM0002	9825
27268	7590	05/23/2008	EXAMINER	
BAKER & DANIELS LLP 300 NORTH MERIDIAN STREET SUITE 2700 INDIANAPOLIS, IN 46204			KOPPIKAR, VIVEK D	
ART UNIT	PAPER NUMBER			
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 09/702,489	<b>Applicant(s)</b> GLICK ET AL.
	<b>Examiner</b> VIVEK D. KOPPIKAR	<b>Art Unit</b> 3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
  - If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
  - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(o).

#### Status

- 1) Responsive to communication(s) filed on 03 May 2008.
- 2a) This action is FINAL.      2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) Claim(s) \_\_\_\_\_ is/are allowed.
- 6) Claim(s) 1-20 is/are rejected.
- 7) Claim(s) \_\_\_\_\_ is/are objected to.
- 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All    b) Some \* c) None of:  
 1. Certified copies of the priority documents have been received.  
 2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- 1) Notice of References Cited (PTO-892)  
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)  
 3) Information Disclosure Statement(s) (PTO/SB/08)  
 Paper No.(s)/Mail Date \_\_\_\_\_
- 4) Interview Summary (PTO-413)  
 Paper No(s)/Mail Date \_\_\_\_\_  
 5) Notice of Informal Patent Application  
 6) Other: \_\_\_\_\_

**DETAILED ACTION**

*Status of Application*

1. This communication is in response to the request for continued examination (RCE) filed on February 11, 2008. This is a non-final Office action on the merits.

*Claim Rejections - 35 USC § 103*

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Amended Claims 1-6, 8 and 10-20 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 4,567,359 to Lockwood in view of “Insurance Services of America” (<http://web.archive.org/web/19990420161222/http://missionaryhealth.com/>) (published on April 20, 1999) and in further view of “Volunteers Insurance Service” (<http://web.archive.org/web/19991009121132/http://www.cimaworld.com/htdocs/volunteers.com>) in further view of US Patent Number 6,144,959 to Anderson.

(a) As per claim 1, Lockwood a computer network system for generating insurance quotes, rates, and applications, upon input of information by a user (Lockwood: Abstract, Figure 1, and Col. 1, Ln. 45-Col. 2, Ln. 19), the user computer comprising:

a user computer with a graphic user interface adapted to display an inquiry and receive input information from a user (Lockwood: Figure 1; Col. 1, Ln. 45-Col. 2, Ln. 19; Col. 5, Ln. 37-55 and Col. 7, Ln. 61-68);

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a server computer in network communication with said user computer, said server computer including memory and a plurality of instructions, a first portion of said plurality of instructions enabling said server computer to generate an initial inquiry and send said initial inquiry to said user computer for interaction with the user (Lockwood: Figure 1; Col. 1, Ln. 45-Col. 2, Ln. 19; Col. 5, Ln. 37-55 and Col. 7, Ln. 61-68);

a second portion of said plurality of instructions enabling said server computer to receive said input information from said user and to generate an additional inquiry, with said additional inquiry being based at least in part on said input information (Lockwood: Figure 1; Col. 1, Ln. 45-Col. 2, Ln. 19; Col. 5, Ln. 37-55 and Col. 7, Ln. 61-68);

a third portion of said plurality of instructions enabling said server computer to receive further input information from said user computer and calculate at least one of a quote and a rate an insurance policy, based on said input information and said further input information, a fourth portion of said plurality of instructions enabling said server computer to issue a policy and include premium billing information based on said input information and said further input information; (Lockwood: Figure 1; Col. 1, Ln. 45 – Col. 2, Ln. 19; Col. 5, Ln. 37-55 and Col. 7, Ln. 61-68).

Even though Lockwood does not explicitly state that the system could be used for a ministry or religious institution, the examiner takes the position that this use is within the scope of Lockwood which states that modifications to the scope can be made in the invention (Col. 9, Ln. 31-40).

Lockwood does not teach the following limitation:

including information regarding activities including at least one of camps, schooling, daycare, counseling programs, and foreign mission operations

However, this limitation is well known in the art as evidenced by "Insurance Services of America", which teaches a computerized system for generating inquiries about insurance related to missionary trips (see "Background" section in "Insurance Services of America"). At the time the invention was made, one of ordinary skill in the art would have been motivated to modify the system of Lockwood to include a feature whereby a user could get insurance quotes on missionary related activities in order to provide individuals going on missionary trips with more enhanced financial advice specific to their needs (as recited in "Insurance Services of America" – "Background").

The combined system of Lockwood and "Insurance Services of America" does not teach including information about volunteers participating in the activities; however, it is known in the art as evidenced by "Volunteers Insurance Service" (Page 1) which teaches a computerized system for generating inquiries about insurance for volunteers. At the time of the invention was made, one of ordinary skill in the art would have been motivated to modify the combined system of Lockwood and "Insurance Services of America" to include a feature where a user could generate an inquiry regarding insurance for volunteers participating in activities in order to provide a means for an individual or organization to address the liability concerns dealing with using volunteers ("Insurance Services of America", Paragraph 1).

Lockwood in view of "Insurance Services of American" in view of "Volunteers Insurance Service" does not teach a plurality of instructions enabling the server computer to generate a communication from the server computer that, when received by the user computer,

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causes the user computer to determine if the user is an insurance agent, however, this feature is taught by Anderson (Col. 14, Ln. 66-Ln. 15, Ln. 9 and Col. 15, Ln. 57-62). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined teachings of Lockwood in view of "Insurance Services of American" in view of "Volunteers Insurance Service" with the aforementioned teachings from Anderson with the motivation of having an enhanced means of managing user accounts as recited in Anderson (Anderson: Col. 1, Ln. 6-10).

(B) Claim 2 and Claims 3-4 are directed towards a method for using the computerized system of claim 1 and a machine-readable program for Claim 1, respectively and these claims include the same limitations as Claim 1 and therefore these claims are rejected on the same basis as claim 1 which is set forth above.

(C) As per claims 5-6, in Lockwood the application (query) and quote information is derived from the central processing center and a hardcopy is printed (Lockwood: Figure 1 and Col. 4, Ln. 56-64).

(D) As per claim 8, "Insurance Services of America" shows a link to its proposal (named "Liaison International-see "Insurance Services of America--page 1). At the time the invention was made, one of ordinary skill in the art would have been motivated to modify Lockwood to include a link to an insurance proposal or quote (the link providing more detailed coverage information) in order to have provided the user with a more convenient and efficient means of quickly obtaining insurance detailed information on a desired insurance policy.

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(E) As per claim 10, in the machine-readable program storage device the data entered by the user in Lockwood is stored on a server (central data processing center) (Lockwood: Col. 7, Ln. 60- Col. 8, Ln. 2).

(F) As per claim 11, in the machine-readable program storage device the policy, billing and account information in Lockwood are issued from the central data processing center (server) (Lockwood: Figure 1 and Col. 7, Ln. 25-Col. 8, Ln. 20).

(G) As per claim 12, in the machine-readable program storage device in Lockwood policy and billing information is automated. The examiner takes the position that it is inherent that the system of Lockwood provides quote and billing information as long as the input from the user is valid (within valid parameters) otherwise no policy information is displayed (Lockwood: Col. 4, Ln. 56-64).

(H) As per claims 13-20, in the combined teachings of Lockwood in view of "Insurance Services of America" in view "Volunteers Insurance Service" in further view of Anderson these features are inherent in Anderson because once a user is authenticated the user is permitted to use administrative features (Anderson: Col. 10, Ln. 4-16). The Office takes the position that the features recited in Claims 13-20 are within the scope of the administrative features ("administrator level privileges") recited in Anderson (Anderson: Col. 10, Ln. 4-6). The motivation for making this modification to the teachings of Lockwood is the same as that set forth above, in the rejection of Claim 1.

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5. Claims 7 is rejected under Lockwood in view of “Insurance Services of America” in view “Volunteers Insurance Service” in further view of Anderson as applied to Claim 4, above, and in further view of US Patent Number 6,058,391 to Gardner.

Claim 7 has been amended to recite a feature where changes to the quote information are prohibited (the file is made “read-only”) after the policy application is requested. The quote information file is further made “read-only” based on checking the status of the policy application on the server. Lockwood and “Insurance Services of America” do not teach this limitation, however, this feature is known in the art as evidenced by Gardner, which is directed towards an enhanced user view/update capability for managing data from relational tables. Gardner teaches a means wherein if a field is given a “read-only” status then that field cannot be changed (Gardner: Col. 11, Ln. 66 –Col. 12, Ln. 11). At the time the invention was made, one of ordinary skill in the art would have been motivated to add this feature to the combined system of Lockwood in view of “Insurance Services of America” in order to have provided a means whereby a user would be prohibited from making changes to data or information regarding a policy application.

6. Claim 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 4,567,359 to Lockwood in view of “Insurance Services of America” in view “Volunteers Insurance Service” in further view of US Patent Number 6,144,959 to Anderson, as applied to Claim 3, above, and in further view of US Patent 5,867,821 to Ballantyne.

Lockwood fails to teach a user authentication system, prior to the collecting step, for the insurance quote and rate generator; however, this feature is well known in the art as evidenced by Ballantyne which includes a user authentication system in order for user to gain access to a

website. This feature ensures that only authorized users have access to the system and information the website has to provide (Col. 8, Ln. 52-64). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have included a user authentication system, as taught in Ballantyne, in the insurance quote generation system of Lockwood with the motivation of providing a means to ensure that only authorized users had access to the information that the system of Lockwood had to provide.

***Response to Arguments***

7. Applicant's arguments with respect to claims 1-20 have been considered and will be addressed in sequential order as they were presented in the "Remarks" filed on February 19, 2008.

(1) Applicants argue that Lockwood fails to teach features that are specific to ministries and religious institutions and are distinguishable from Lockwood because different processes are required, however, Lockwood is not relied upon to teach this feature. As noted in the 35 U.S.C. 103(a) rejection above, "Insurances Services of America" teaches this feature and appropriate motivation has been set forth above to combine the teachings of this non-patent reference with the teachings of Lockwood.

(2) Applicants argue that Lockwood fails to envision use by an agent of any features specific for use by an agent. Applicants also argue that Lockwood also fails to teach a feature wherein the (insurance) company has complete control over displaying or printing the quote information. Applicants also argue that the, with regards to Claim 7, the Himmel reference fails to teach a method in which the status of the application is stored and subsequently checked to prevent changes to quote information after the policy is requested. (Note: The Office would like to note

that the Himmel reference has not been used to reject Claim 7 and was also not used in the last office action dated September 9, 2004. The Office thinks that the applicants are mistaking the Himmel reference with the Gardner reference.)

These aforementioned features are taught by the Anderson reference which allows certain user groups (e.g. insurance agents) to access certain features (e.g. administrative features) only after the user computer or client workstation has determined the identity of the user (e.g. if the user is a an insurance agent.) Furthermore, the Gardner references teaches a method in which changes to quote information are prohibited after the policy application is requested, as set forth above in the rejection of Claim 7. In addition, proper motivation exists for combining the aforementioned teachings of Gardner with those of Lockwood.

(3) Applicants argue that Lockwood fails to teach a method in which a proposal can also include references or links to detailed information describing the insurance coverage listed in the proposal. However, "Insurance Services of America" teaches this feature as set forth in the 35 U.S.C. 103(a) rejection, above, of Claim 8 and proper motivation has been set forth to combine the teachings of "Insurance Services of America" with those of Lockwood.

(4) Applicants argue that Lockwood does not teach the step of storing the policy application data on the server, as required by Claim 10. However, as set forth above, Lockwood teaches this very feature (Lockwood: Col. 7, Ln. 60- Col. 8, Ln. 2). In the above quoted portions of Lockwood, the policy application data is stored on the server (memory) (Lockwood: Col. 7, Ln. 68-Col. 8, Ln. 2).

### ***Conclusion***

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8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to **Vivek Koppikar** whose telephone number is (571) 272-5109.

The examiner can normally be reached on Monday-Friday from 8 AM to 5 PM, Eastern Time.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Luke Gilligan, can be reached at (571) 272-6770.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

/Vivek D Koppikar/  
Examiner, Art Unit 3626